

# DESERT ROUNDUP



Vol. 37 No.16

Naval Air Station Fallon, Nevada

Friday, October 18, 2002

## CSAR training keeps bringing 'em back

Photo and story by JO3 Jason Tross  
NSAWC PAO

During the Korean Conflict, a mere 10 percent of U.S. military pilots and air crewmembers were recovered after being shot down. In Vietnam, the Navy only rescued nine percent of its pilots and aircrew shot down over land.

In order to fix that same problem that plagued even the Gulf War in the early '90s, Naval Strike and Air Warfare Center got together with each Navy Combat

Search and Rescue Squadron to come up with ideas for more regimented training. Together they are using structured training and simulated exercises to decrease the number of lives lost. According to AW1 Robert Powell, the training is working.

"It is clear to see that the CSAR (Combat Search and Rescue) operations conducted by helicopter squadrons units of today are more than ready to meet the task both here and abroad than those of the past," said Powell.

"We need to get in to hostile areas and pick up downed aviators or Spec War groups behind enemy lines," he added.

Not only are these units evaluated on CSAR tactics, but also insertions and extractions of Special Warfare members.

"We can always train to become better," said Powell. The SAR exercises are conducted where the embarked Carrier Air Wing (CVW) can find its own pilots hidden in the high desert of Nevada.

As the final phases of training near for CVW 9 attached to USS Carl Vinson (CVN 70), NSAWC is training HS 8 air-

crew and all air wing pilots, how to recover their own and survive on the ground.

"This particular landscape and climate provide us with a real combat scenario, much like the ones we face where we normally operate while deployed," said AWC Bill Small, crew chief on board SH-60H Seahawk helicopters for the HS-8 "Eightballers."

These CSAR exercises put the helicopter pilots and aircrew members of HS-8 to a particularly difficult challenge.

Two airwing pilots traveled with Powell and a group of specially trained sailors from NSAWC into the Northern Nevada desert. There, the pilots received training from AWs who have experience and extensive training in combat rescue on how to stay alive under hostile conditions.

"These exercises are the only chance the aircrew members will get for this kind of training before embarking on board their carrier, so we're really critical and tough when it comes to evaluating," said Powell.

Amid harsh fire from other NSAWC sailors playing the role as the enemy, the "Eightballers" successfully recovered their own pilots. Another air wing has successfully received valuable and safe

CSAR training.

"In the last several years we have accomplished so much in not only reliabil-

ity, but safety as well," said Powell. "Our job is inherently dangerous as it is, without putting us into combat."

## USN F-16 reports aboard



Lt. Col. John Sylvester of the 195th Fighter Squadron announced, "United States Navy F-16 Reporting for Duty," during his final approach, delivering the first of 14 F-16C Falcons from the U.S. Air Force to the Naval Strike and Air Warfare Center. Photo by JO3 Jason Tross



AW1 Bobby Powell conducts survival training with pilots from CVW 9.

## TRICARE Doesn't Cover Internet, Over-border Pharmacy Purchases

Lately, TriWest Healthcare Alliance has received claims from beneficiaries who have ordered drugs over the Internet or from sources in Canada, Mexico, Italy and other countries.

Claims submitted for drugs obtained from Internet sources, or from non-U.S. sources, **will be denied**, because these drugs are not furnished by authorized TRICARE providers according to the rules governing pharmacy cost-sharing that exist to protect you. Internet pharmacies, **with the exception of the National Mail Order Pharmacy (NMOP)** and regardless of their location, are not authorized under the TRICARE program.

### TRICARE Pharmacy Co-payments vs. False Savings

Apparently, some beneficiaries are motivated to purchase drugs online or from non-U.S. sources to save money. This practice is difficult to understand and unnecessary because, as a TRICARE beneficiary, your drug costs range from none to minimal.

You can get your prescriptions filled for free at Military Treatment Facility (MTF) pharmacies. You may use the NMOP to order up to a 90-day supply of medication for only \$3 for generics or \$9 brand-name drug. You can spend the same \$3 for generic or \$9 for brand-name co-payment to get up to a 30-day supply of drugs at TRICARE network pharmacy. With this payment structure, it is unlikely

that you could find a better price for prescription drugs online.

When TRICARE Prime beneficiaries use **non-network pharmacies**, they will pay the 50 percent **Point of Service** cost-share as well as a deductible of \$300 per individual or \$600 per family, and submit a claim to be reimbursed. A TRICARE Standard beneficiary will pay only \$9 or 20 percent of the price of the drug which ever is greater, after the appropriate annual TRICARE deductible has been met. TRICARE Standard beneficiaries usually receive reimbursement of 80 percent of the full retail price for the medications, after their annual deductible has been met, the deductible for E-5 and above and retirees and family members, (\$150 per individual, \$300 per family) for E-4 and below (\$50 per individual, \$100 per family), which applies to services obtained from **non-network pharmacies**.

TRICARE Policy allows drugs to be cost-shared only under the following conditions:

- U. S. Food and Drug Administration (FDA) approve the drug.
- A TRICARE authorized provider for its labeled indication prescribes the drug.
- A TRICARE provider in accordance with all applicable state laws and licensing requirements furnishes the drug.

### Risks of Online Drug Purchasing

In "Buying Prescription Medicines Online: a Consumer Safety Guide", a consumer education feature on the FDA's web site, the agency warns consumers that

purchasing medicines online is risky because both legitimate and questionable sites offer prescription services. It is difficult to tell which is which. Among the risks cited by the FDA are:

- Fake, unapproved, outdated or sub-standard products;
- Little or no quality control in packaging, purity of ingredients or storage;
- The possibility of an incorrect diagnosis from sites that inappropriately diagnose and prescribe online;
- The chance of obtaining a medicine that is inappropriate for the condition being treated or that may potentially interact with other drugs; and
- A lack of assurance regarding confidentiality and security issues.

The U. S. Customs Service also warns visitors to its web site's section on Internet transaction that bringing prescription medicines into the country is restricted and subject to FDA approval. Depending on FDA review, the medicine may be released to the addressee or seized. Provisions exist, however, that allow passengers to hand carry prescription drugs into the United States if they enter through a land border with Canada or Mexico.

Note, however, that FDA and Customs Service Officials recently told a U. S. Senate Committee that the number of cases of fake or counterfeit medicines investigated in the U. S. is growing. They warned that consumers looking for drug bargains by mail order, on the Internet or in other countries, including Canada, face an increasing risk of buying counterfeit drugs.

### Rules Protect Beneficiaries

The TRICARE rules regarding cost-

sharing and authorized providers are in place to protect you from just such dangers. TRICARE that requires all drugs dispensed are FDA approved which means that your prescriptions will be filled with safe, pure, high quality medications that have been tested for effectiveness. The requirement that drugs be prescribed by TRICARE authorized providers helps ensure that you will be given the most appropriate drug for your

condition and that drugs will not be prescribed that could interact badly with other medications.

TRICARE beneficiaries should realize that purchasing from non-authorized sources, especially on the Internet or in foreign countries, can be hazardous and that claims for such purchases will not be paid. Having your prescriptions written and filled only by TRICARE authorized providers will protect your health, your confidentiality and your budgets.

## The Nugget has a heart of gold



To commemorate September 11, John Asquaga's Nugget donated the proceeds of the "Spirit of America Show" to the local Navy-Marine Corps Relief Society. John Asquaga presented Capt. Brad T. Goetsch (left of check) and Shirley Parker, Director of the Fallon Navy-Marine Corps Relief Society, with the five thousand dollar check. Adm. David Nichols, sailors and other base personnel also attended the event.

### Captain's Call

Capt. Brad T. Goetsch  
Commanding Officer  
NAS Fallon



Editor's Note: The Desert Roundup is beginning Captain's Call for every issue. To bring questions, an item of concern or to register a compliment for the Commanding Officer to address in future Captain's Call, please call 426-2880 or email at eric.ritter@navy.mil.

### Navy has a ball ...



Music filled the air as partygoers recently celebrated the Navy's 228th birthday on October 5 at the Golden Phoenix in Reno.

## Command Notes

### Operation Safe Halloween

Once again the NASF Security department will be on hand at the Youth Activities Center with metal detecting wands to scan the treats collected by our kids on Halloween. Trick or Treating will begin at 5:30 pm and conclude by 8 pm on Thursday, October 31. Like last year, McGruff will

be at the Youth Activities Center to greet kids. If any suspicious items are found, Security personnel will have goodies to trade for the bad candy.

- City of Fallon is conducting Halloween on October 31.

- Only personnel with authorized access to the base will be allowed to trick or treat in housing.

- Medical will X-ray any suspicious candy.

### Community gets water plant



Community leaders gathered recently to break ground on the \$16 million facility designed to remove arsenic from the municipal water supply. Consultant Shepherd Miller, Inc. will oversee construction of the water treatment plant capable of supplying NAS Fallon as well as city residents. Pictured above in alphabetical order: Tony Bowman, Mary Connelly for Senator Reid, Gary Cordes, Hank Cornu, Marcia DeBraga, Cmdr. David Faulk, Mike Henderson for Jim Gibbons, Capt. Brad T. Goetsch, Aaron Guillen, Steve King, Tom LeGrande, Jerry Mayfield, Tim Mazanek, Senator Mike McGuinness, Christine Miller for Senator Ensign, Del Pursel, Capt. Roy Rogers, Tim Runells, Willis Swan, Ken Tedford, John Tewell, Shirley Walker, Larry White.

- MWD and Security personnel will have two teams on foot patrol in housing during trick or treating hours.

Here are some quick tips on how to have a safe and happy Halloween:

#### For Kids

1. Wear a costume that lets you move easily and safely. Try makeup and a wig instead of a mask. You'll have more fun walking around.

2. Stay with the grownup or group you're trick-or-treating with.

3. Stick to the route you agreed on with your folks.

4. Visit only homes that have the lights on, and don't go inside.

5. Don't eat candy until an adult has checked it for you.

#### For Parents

1. Be sure costumes fit well - no tripping or tangling hazards. Makeup and wigs are better choices than masks. Check any mask used for fit and vision.

2. Go with your younger children or make sure someone you trust does. Children old enough to go on their own? Agree in advance on the route, the group's members, and the time your child is due home.

3. Remind children to visit only lighted homes and to remain outside.

4. Insist that your child not eat trick-or-treat candy until you have inspected it. Check for undamaged wrappers; examine any homemade treats carefully.

For next year, consider a neighborhood party instead of door-to-door visits. It's generally safer and may be more fun.

### Catholic

Sunday: 9:30a.m. Mass  
For other Catholic services available in town, please call St. Patrick's at 423-2846.

**All Saints Day Mass, November 1 at 1200.**

### Chapel Call

#### Protestant

Sunday: 11a.m. Worship Service  
Communion Sunday is the first Sunday of each month.

## Chaplain's Corner



### Chaplain Chat

By Fr Tom Friedl

Autumn has arrived. The drive back and forth to the base is punctuated with the splendor gold of leaves against azure skies. The final cutting of hay for the season is taking place. Crisp nights necessitate the use of warmer blankets and turning on the furnace in the morning to "take the chill out" before stepping into the shower. Autumn is about gaining the hour back that we lost in April. Yes, a new season is taking hold, a season of change.

Back in Minnesota where I'm

from, there were two annual house cleanings - Spring and Fall. The summer clothing was packed away as the winter clothing was unpacked and tried on to see if it still fit. The closet by the back door was restocked with our winter outdoor gear.

It was a time for major scrubbing before the house was sealed tight against the chill drafts. It was also the time of the harvest, the gathering in of what remained in the garden and the orchards. Hunting season was big - bear, duck, goose, deer and moose - meat for the freezer and holiday banquet tables.

The last picnics of the season took place, sitting around a roaring campfire roasting hotdogs and drinking hot chocolate in the crisp autumn air scented with fallen leaves. And my all time favorite - jumping and frolicking in the huge piles of leaves just raked up from the lawn.

Yes, the rituals associated with the autumn are special. They remind us of the cycle of life and death that often parallels the cycles of nature. This is the season of seeing things die and fade. For me autumn is the season of the Creator challenging each of us to pause and reflect on the attitudes and

behaviors we need to let go of and the things we need to change. Only by pruning away those things that hurt us and our relationships with others can life be replenished and renewed.

Although outward appearances would seem otherwise, autumn is the perfect time for growth. Even as the trees lose their leaves, they send the nutrients made in their leaves deep down into their roots for safe storage.

It is my prayer that you will let our Autumn God nourish you in the weeks to come. Open your hearts to hear the whispers of the Creator on the chill autumn breeze calling you to the

renewal of spirit and soul.

#### An Autumn Prayer

We are Autumn people. Autumn God, thank you for opening our hearts to the mellow resonance of the Autumn sunrises and sunsets. Autumn God, continue to brush your love past my heart with the beauty of the golden leaves twirling from the Autumn trees. Autumn God, you know the hidden parts of my heart, come now and fill me with the spirit of sincerity as I continue to dedicate myself to you. I desire to serve you and others with all of my heart, soul and strength. Amen.

The Desert Roundup  
Editorial Office, Public Affairs Office  
NAS Fallon, NV 89496

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Submissions in the form of news and feature stories, photographs and letters to the editor are encouraged; these must include author's name, rating, rank and unit for military, and position and department for civilian personnel.

All submissions, with the exception of letters to the editor, must include duty phone number for verification of information. Signed letters to the editor will be considered for publication unless the writer requests that the contents not be published. Names will be withheld upon request. News and feature copy may be edited for adherence to appropriate news style and are subject to editing due to space limitations. Submit articles by e-mail or in text format on 3.5" disks and hard copy. Deadline is noon, nine days prior to publication.

Classified Ads: Classified advertising of personal items and services for

sale by members of the command may be accepted free of charge provided such items and services are not business operations, but represent an incidental exchange between active duty and retired military personnel and their families and from civilian employees at NAS Fallon. Free classified ads are limited to 24 words or less and must be submitted directly to the publisher on a form available in the Public Affairs Office.

Deadline for free classified ads is the same as the deadline for submission of article and photos. These ads are accepted only by mail or delivery by the above date to the office of the publisher, no phone-in ads will be accepted. Free classified ads may be emailed to eric.ritter@navy.mil

Capt. Brad T. Goetsch, Commanding Officer  
Cmdr. Ed Rybold, Executive Officer  
Zip Upham, Public Affairs Officer  
JO3 Denise Morris, Staff Writer/Photographer

## BZs on base



CSFWPD would like to congratulate AO1(AW) Ronald Bass on his reenlistment for another 5 years. Bass reenlisted on October 4 in front of his fellow shipmates.



### Branch Medical Clinic SOQ

From left to right HM2 Joshua Rickel, Senior Sailor of the Quarter; Lt. Cmdr. Michael E. Eby, OIC and HM3 Michael Gonzales Junior Sailor of the Quarter. Congratulations, Sailors.



HMI Felix Fernandez reenlists for another 2 years. Capt. Patrick Welter swears him in.

## Win a trip to New York

If your vagabond shoes are longing to stray, you may have a chance to explore New York City. Navy Morale, Welfare and Recreation (MWR) has planned a dream ticket trip for 10 lucky winners and their guests to be a part of the excitement in New York from Dec. 27, 2002 to Jan. 2, 2003.

Active duty personnel stationed on a Naval facility and their family members ages 18 and older are invited to enter the newest Saluting Sailors and Their Families contest. Navy New Year's Eve in New York City is now open.

No purchase is required and there are four ways to enter from Aug. 1 to Nov. 1. Enter via the web site [www.mwr.navy.mil](http://www.mwr.navy.mil). Fax in an entry form to (901) 874-6831 or DSN 882-6831. E-mail your form to [NYCtrip@persnet.navy.mil](mailto:NYCtrip@persnet.navy.mil). Or utilize the U.S. Postal Service and mail in your entry form to Saluting Sailors and Their Families, Attn: Navy New Year's NYC Contest, P O Box 606, Millington, Tenn., 38053-0606.

Entry forms may be found at most any of your local MWR facilities beginning August 1. Contact Navy MWR Division to receive an entry form at [contestinfo@persnet.navy.mil](mailto:contestinfo@persnet.navy.mil).

A city tour is included in the trip, but you'll also be given some free time to venture out on your own.

AD

## News and Notes

### MWD Training

Military Working Dog (MWD), explosive training will be conducted throughout the base. MWD explosive vehicle will be utilized to transport the explosive scent kit to various locations. In accordance with Nevada Revised Statute (NRS 484.323), Operation of Vehicle on Approach of Authorized Emergency Vehicle or Official Vehicle of Regulatory Agency, upon the immediate approach of an authorized emergency vehicle or an official vehicle of a regulatory agency, making the use of flashing lights meeting the requirements of subsection 3 of NRS 484.787, the driver of every vehicle shall yield the right of way and shall immediately drive to a position parallel to, and as close as possible to, the right-hand edge or curb of a highway clear of any intersection and shall stop and remain in such position until the authorized emergency vehicle

has passed, except when otherwise directed by a police officer. Violation of NRS 484.323 will result in an immediate traffic citation issued by Naval Air Station Security. If you have any questions concerning Military Working Dog explosive training, contact MA1(SW) Mata, 426-2522.

### Liberty Speedway Closing

The Liberty Speedway will be closing for the winter on October 28 to start their renovation project.

### New Library Hours

Effective November 2, the library will operate Tuesday – Saturday from 11 am– 7 pm. This is a temporary change pending completion of an MWR project. The library regrets any inconvenience this causes and appreciate your patronage and support

### Cable/Internet Drop Box

Charter Communications now has a Payment drop box located in the Commissary parking lot near the existing Fed-EX box. This Payment Drop box is for Charter Communications Cable TV and High Speed Data (HSD). No Cash Payments Please. For questions please call 1-888-954-8484.

## MIG-29 arrives at NASF



AIMU received this MIG 29 which was the former Soviet Union's 4th generation front-line fighter. After preparation and a new paint job, it will be placed in its new home in Air Power Park.



### October 18

- 1812 - U.S. sloop of war *Wasp* captures HM brig *Frolic*.
- 1867 - USS *Ossipee* and USS *Resaca* participate in formal transfer of Alaska to U.S. authority at Sitka and remain to enforce law and order in new territory.
- 1944 - 3rd Fleet Carrier aircraft attack Japanese ships in harbor and land forces around Manila.

### October 19

- 1843 – Capt. Robert Stockton in *Princeton*, the first screw propelled naval steamer, challenges British merchant ship *Great Western* to a race off New York, which *Princeton* won easily
- 1915 - Establishment of Submarine Base at New London, Connecticut.
- 1944 - Secretary of Navy orders African American women accepted into Naval Reserve.

### October 20

- 1824 - U.S. Schooner *Porpoise* captures four pirate ships off Cuba.
- 1944 - Seventh Fleet lands over 60,000 Army troops on Leyte, Philippines while Japanese aircraft attack.

### October 21

- 1797 - Launching of USS *Constitution* at the Charlestown Navy Yard, Boston, Massachusetts. The ship is now the oldest commissioned ship in the U.S. Navy.

### October 22

- 1846 - Miss Lavinia Fanning Watson of Philadelphia christens the sloop-of-war *Germantown*, the first U.S. Navy ship sponsored by a woman.
- 1951 - First of seven detonations, Operation Buster-Jangle nuclear test.
- 1962 - President John F. Kennedy orders surface blockade (quarantine) of Cuba to prevent Soviet offensive weapons from reaching Cuba during the Cuban Missile Crisis.

### October 23

- 1944 - Battle of Leyte Gulf, a series of separate battles, begins with attacks on Japanese ships.
- 1983 - Terrorist bombing of Marine barracks at Beirut airport, Lebanon kills 241 members of 24th Marine Amphibious Unit.
- 1983 - Operation Urgent Fury begins in Grenada, West Indies.

### October 24

- 1962 - Atlantic Fleet begins quarantine operations to force Soviet Union to agree to remove ballistic missiles and long-range bombers from Cuba.

### October 25

- 1812 - USS *United States* (CAPT Stephen Decatur) captures HMS *Macedonian*.
- 1924 - Airship, USS *Shenandoah* (ZR-1), completes round trip transcontinental cruise that began on October 7.
- 1944 - During Battle of Leyte Gulf in Battle of Surigao Straits, U.S. battleships execute the maneuver of "crossing the tee" of the Japanese forces. In Battle Off Samar, escort carriers, destroyers and destroyer escorts heroically resist attacks of Japanese Center Force. In Battle Off Cape Engano, 3rd Fleet carriers attack Japanese Northern Force sinking several small carriers.

Ad  
Space

# MWR

## Silver State Officer's Club

Call 426-2625 for more info

**October 25**

### Halloween Bash & Costume Contest

Costume Contest 10 pm:  
Funnies, Scariets and Most Original  
Band: "Fast Forward" rocks the club  
8 pm

## ITT Calendar of Events

Call 426-2865 for info.

**October 18, 19, 20**

### Kiwanis Carnival Downtown Fallon

Get your tickets in advance at ITT.

**October 19**

### Apple Hill in California Bus Trip

This year we are headed to Bolster's Hilltop Ranch...cider mill, wine tasting, crafters, picnic area and nature walk plus much more.  
Transportation is \$10.  
Departs NASF 6 am and returns at 8 pm

## PLANET X

Call 426-4000 for info

**October 20**



### WWE Night

Live on Pay-Per View  
5 pm  
No Mercy, No Door Charge

**October 31**

### Halloween Costume Party

8 pm

**Every Sunday**

### Karaoke

8 pm - 11:30 pm

**Every Tuesday**

### 9-Ball Tournaments

7 pm

**Every Thursday**

### 8-Ball Tournaments

7 pm

### Jst REC-it Events

## Sagebrush Bowl

**Wednesdays**

All bowling games are \$1 and shoe rentals are .75 from 4 pm - 10 pm

**Fridays**

**X-treme Bowling Night**  
\$6 per person for 2 hours  
7 pm - 10 pm

**Saturdays**

Rent a Lane for \$4.50 per person, per hour  
11 am - 5 pm

**Sundays**

**Kid's Day**  
\$1 per game  
11 am - 4 pm

**Mondays**

Bowl 3 games and pay for 2  
4 pm - 10 pm



## Turkey Trot Run



Friday, November 1 at 11 am

10k-Out-and-Back Run starting and ending at the Medical Clinic parking lot. Early Registration: \$5 (paid by COB Thursday, October 31, at the Gym) Day of Race: \$7

First 30 entrants will receive a Turkey Trot 10K T-shirt

First Place Winner receive - Trophy

Second Place Winner receive - Trophy

Third Place Winner receive - Medal

Water will be provided at the turn-around and finish points.

For more information or to register, please contact Tim or Marcia at 426-2949!

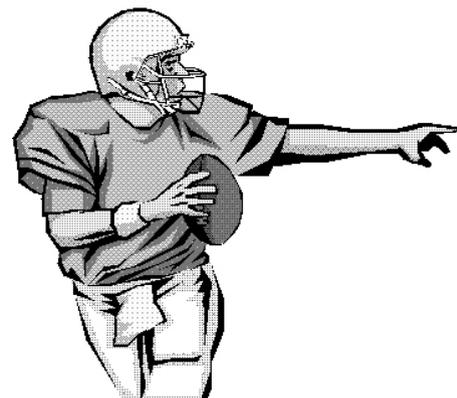
### Haunted House "Scarefest 2002"

October 30 & 31  
6 - 7:30 pm For Faint of heart!  
8 - 10 pm Enter at Own Risk!

\$2 per person

# Sports

## Captain's Cup Football Schedule



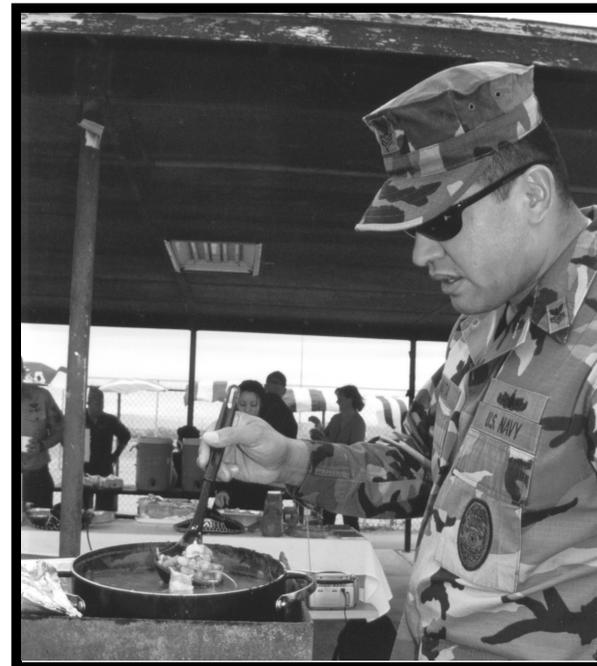
Oct 30	6 pm 8 VS 10	7 pm 6 VS 7	8 pm 4 VS 9
Nov 4	6 pm 2 VS 9	7 pm 10 VS 4	8 pm 1 VS 5
Nov 6	6 pm 8 VS 9	7 pm 4 VS 1	8 pm 7 VS 5
Nov 11	Veterans Day		
Nov 13	6 pm 10 VS 7	7 pm 6 VS 1	8 pm 2 VS 5
Nov 18	6 pm 10 VS 2	7 pm 5 VS 8	8 pm VS
Nov 20	6 pm VS	7 pm VS	8 pm VS
Nov 25	6 pm VS	7 pm VS	8 pm VS

Oct 21  
6 pm 8 VS 7  
7 pm 1 VS 2  
8 pm 9 VS 6

Oct 23  
6 pm 8 VS 4  
7 pm 2 VS 6  
8 pm 9 VS 10

Oct 28  
6 pm 7 VS 1  
7 pm 6 VS 8  
8 pm 4 VS 2

## Hispanic Heritage Picnic



Hispanic Heritage Month was celebrated by many on base with a reading of names of hispanics that have contributed to America. Also, participants were treated to hispanic dishes. Pictured above, MA1 Arthur Mata stir a pot of bean soup.

# Ad Space



## How to Best Use a Credit Card

Submitted by Jerri Jackson, FFSC director

Virtually everyone, at one time or another, needs to borrow money to finance major purchases, such as automobiles and furniture, or to pay educational expenses. Credit cards are useful for emergencies and for international travel as well. Do not borrow to finance routine day-to-day needs. You should not routinely carry unpaid credit card balances for purchases of clothes, entertainment, groceries, and other such non-durable items. You must cover this spending with current income. The danger in taking on too much debt is that there is not enough income both to pay off the debt and to provide for the basic needs of food and shelter, much less save for future needs.

**Rule of Thumb:** A good practice is to ensure that any item you finance has a useful life at least as long as the time it takes to repay the debt (for example, durable goods such as cars and furniture and long-lasting assets such as education).

How much debt is OK?

With access to easy and plentiful credit, it's understandable why so many people end up in debt. Success in personal financial management requires

planning and perseverance. There are simple guidelines that will help you manage your credit.

How much debt can you reasonably carry? One useful rule of thumb is that monthly payments on consumer debt should be no more than 20 percent of monthly disposable income (income after subtracting mortgage or rent, food, utilities, and taxes). Another guideline is that the total outstanding consumer debt should be less than one-third of your annual disposable income. The important point is that you must carefully plan for consumer debt as one component of a monthly budget that includes adequate provisions for regular savings and an emergency reserve.

Using credit to finance routine purchases or to splurge on extras is a sure sign of personal financial mismanagement.

**Debt-Payment Guideline Example.** A family that occupies government quarters has after-tax take-home pay of approximately \$2,500 per month. If the family has no utilities or other housing expenses, we need only estimate spending for food to find "disposable income." Let's assume that the family's food costs are \$500 per month. This means that the family has \$2,000 a month in disposable income. According to the first guideline, installment debt payments should not exceed \$400 per month (20 percent of \$2,000). How

much debt could the family carry for \$400 per month? If the debt had an average maturity of three years, \$400 would be adequate to service about \$12,000.

**Total-Debt Guideline Example.** This rule is a bit stricter than the debt-payment guideline. Continuing with our example, the family living in government quarters with an annual disposable income of \$24,000 should not owe more than one-third, or \$8,000, in consumer debt. Either method of figuring will provide a ballpark figure for the maximum debt you should carry.

Credit problems are easier to prevent than to cure, but if you have serious credit problems, the situation is never beyond hope. There are concrete steps you can take to deal with the situation.

For assistance, see your command financial specialist or Barry Cochran, the Personal Financial Manager, here at the FFSC. Call x3333.

### Upcoming Classes/Workshops

Car Buying "Brown-bagger" Oct 10, 11:30 to 12:45 in the FFSC Training room. Bring your lunch!

Home Buying "Brown-bagger" Nov 27, 11:30 to 12:45 in the FFSC Training room. Bring your lunch!

Roth IRA's "Brown-bagger" Dec 18, 11:30 to 12:45 in the FFSC Training room. Bring your lunch!

## Give the gift of groceries this year

By Bonnie Powell

**FORT LEE, Va.** – Want to make sure your grandchildren in Germany are getting a bountiful dinner this holiday season? Worry no more. Commissary gift certificates are now available online through the Defense Commissary Agency's Web site. The new gift certificates can be purchased 24 hours a day, seven days a week, 365 days a year. It's all through a link at <http://www.commissaries.com>.

"We are continually seeking ways to improve customer service and we hope this program proves to be a great addition to the commissary benefit," said DeCA Director Major General Michael P. Wiedemer. "The certificates are ideal for family and friends to give to young service members and their families as gifts," he said. "For instance, parents living in New York can purchase one for the upcoming holidays or other occasions and 'give the gift of groceries' to their son or daughter wherever they are serving their country, as long as there is a commissary available to them." Anyone may purchase the gift certificates with

# Desert Moon Theater

Friday, Oct 18	6:30 pm 9 pm	"Blue Crush" ( PG-13 ) "Swimfan" ( PG-13 )
Saturday, Oct 19	6:30 pm 9 pm	"Simone" ( PG-13 ) "City By the Sea" ( R )
Sunday, Oct 20	2 pm	Sneak Preview "Ghost Ship" ( R )
Sunday, Oct 20	5 pm 7:30 pm	"Serving Sara" ( PG-13 ) "Swimfan" ( PG-13 )
Monday, Oct 21	6:30 pm	"Serving Sara" ( PG-13 )
Tuesday, Oct 22	6:30 pm	"Simone" ( PG-13 )
Wednesday, Oct 23	11 am 6:30 pm	"City by the Sea" ( R ) "Swimfan" ( PG-13 )
Thursday, Oct 24	6:30 pm	"Blue Crush" ( PG-13 )
Friday, Oct 25	6:30 pm 9 pm	"Swimfan" ( PG-13 ) "Stealing Harvard" ( PG-13 )
Saturday, Oct 26	6:30 pm 9 pm	"City by the Sea" ( R ) "Ballistic" ( PG-13 )
Sunday, Oct 27	2 pm 5 pm 7:30 pm	"Blue Crush" ( PG-13 ) "Swimfan" ( PG-13 ) "Stealing Harvard" ( PG-13 )

*Movie dates and times after Oct 4 TBA*  
**Call the Theater for up-to-date times at 426-2552**

a U.S. credit card, but only authorized commissary shoppers can redeem them at the store.

The new customer service is made possible through a business agreement with CertifiChecks, Inc. DeCA does not derive any income from the agreement.

The commissary gift certificates, available in a variety of denominations ranging from \$5 to \$100, may also be purchased in the United States through a toll free number at 1-877-770-GIFT (4438). Purchasers overseas should use the online link at <http://www.commissaries.com>.

Order forms will also be available at commissary customer service desks or can be downloaded from <http://www.commissaries.com> as an additional option. The forms may be filled out and sent by mail or FAX to CertifiChecks. Customers may pay with a check if they use the order form.

A standard charge of \$4.95 pays CertifiChecks' costs for printing, mailing and handling of up to 20 certificates – as long as all are going to the same address. Typical delivery of certificates is 4- to 10-days. Additional charges apply for bulk orders and for special handling or delivery.

"We've been seeking a gift certificate program for some time now," said Patrick Nixon, DeCA's deputy director, "and this program has the portability we have not been able to

offer in the past."

Commissary gift "cards" have been available for sale in stores since fall of 2001 and have been well-received by installation programs such as food banks or chaplain funds, as well as by commissary vendors to use for customer shopping sprees. But, the major drawback for the gift cards has been lack of portability – they had to be spent in the same commissary in which they were purchased. "The new gift certificates are good at any commissary location worldwide," said Nixon.

The Defense Commissary Agency operates nearly 280 commissaries worldwide, providing groceries to military personnel, retirees and their families. Authorized commissary patrons purchase items at cost plus a 5-percent surcharge, which covers costs of building new commissaries and modernizing existing ones. Shoppers save an average of more than 30 percent on their purchases compared to commercial prices – savings worth more than \$2,400 annually for a family of four.

A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America's military and their families, and help recruit and retain the best and brightest men and women to serve their country.

**AD  
SPACE**

# Employment Opportunities

**VACANCY NOTICE**

Churchill County High School NJROTC Program announces a position:

**Naval Science Instructor**

This position will serve as an assistant to the Senior Naval Science Instructor.

Position requires: Retired or will be retired by August 2002 from the U.S. Navy or U.S. Marine Corps.

Naval Science Instructor Certification or qualified to obtain certification by August 2002.

Completed Churchill County School District application including a resume.

Salary based on active duty pay and retirement pay.

200 day work calendar to include actual 182 school days.

Application Deadline: 4 p.m. on Friday, May 24, 2002.

For information, call Personnel Office (423-5184) – Mrs. Lori Norcutt, Gary Imelli, Assistant Superintendent or Commander Rod Maskew, Naval Science Instructor – CCHS (423-2181)

**Supply Clerk**

Salary Range: \$24,701-\$32,113

Knowledge, skills and abilities: Knowledge of standard supply regulations to perform routine technical support duties related to maintaining property accounts and records, completing individual transactions, providing customer assistance, screening reference files, conducting data searches and distributing output files.

Who may apply: Current or former permanent federal employees eligible for transfer or re-instatement, veteran readjustment appointment eligibles, disabled veterans, applicants meeting criteria for severely physically disabled and current DoD nonappropriated fund employees.

How to apply: If you are interested in applying for the position listed above, please submit you resume on line [www.donhr.navy.mil](http://www.donhr.navy.mil) or you may email your resume to [wantajob@sw.hroc.navy.mil](mailto:wantajob@sw.hroc.navy.mil). Please select announcement number 2005. U.S. citizenship is required.

**Security Assistant**

Salary range: \$22,078-\$35,796

Knowledge, skills and abilities: Responsible for assisting in the execution of personnel, information, ADP and physical security programs at NSAWC. Assists the security department and command by performing a variety of clerical and administrative duties in support of the Security specialists. Responsible for the administration of the security program for a major critical program of highly

classified nature. Incumbents will be required to obtain and maintain a top secret clearance. Coordinates and/or conducts destruction of classified material. Maintains destruction records. Provides computer support, utilizing microcomputers and computer programs and loading of software onto the hard drives. Performs internal physical security functions for facility including making safe combination changes and administering lockup procedures.

Open to all U.S. citizens.

If you are interested in applying for the position listed above, please submit your resume on line [www.donhr.navy.mil](http://www.donhr.navy.mil) or you may email your resume to [wantajob@sw.hroc.navy.mil](mailto:wantajob@sw.hroc.navy.mil). Please select announcement number 0086. U.S citizenship is required.

**Emergency Communications Dispatcher**

Salary Range: \$24,701-\$32,113

Major duties: Operates all communications links pertaining to law enforcement, physical security, fire sup-

pression, aircraft crash/rescue vehicles and personnel.

Knowledge, skills and abilities: Ability to operate multiple radio communications equipment simultaneously. Ability to operate alphanumeric keyboard. Ability to dispatch emergency response vehicles to exact locations. May have highly stressful situations. Who may apply: Current or former permanent federal employees, disabled veterans meeting criteria and current Dod nonappropriated fund employees. If you are interested, please submit resume to [wantajob@sw.hroc.navy.mil](mailto:wantajob@sw.hroc.navy.mil). Please select announcement 2151

**Nusery Posistion**

First Southern Baptist Church is seeking someone to fill a nursery position on Sunday mornings and evenings and Wednesday evenings. If interested, please call 423-3590.

**Electronics Technician**

Immediate job opening for an electronics technician to repair big screen TVs.



## Desert Classifieds

**Pets:**

--If you're looking for a new or lost pet, please check with the Churchill Animal Protection Society (CAPS). They have a number of animals available for adoption or sponsorship. Call 423-7500 for more information.

**Autos:**

--2001 GMC Jimmy 4x4 SUV for sale. 26,000 miles, every option but leather. still under warranty. asking \$18,500 firm, well under blue book. Ask for Joel 428-6898

For sale: '86 Mercury Cougar; automatic; runs well but needs some work; \$650 obo; call Shaun at 428-6645

--'93 Ford Explorer 4x4 Sport 2D. Forest green w/ tan leather. AC, power everything, cruise, alarm. Excellent condition at NASF Lemon Lot, \$4,250 -- email: [wannabebob@yahoo.com](mailto:wannabebob@yahoo.com) or call bill at 426-3162

--Motorcycles: 1998 RM 125 Suzuki, many-many extra parts, excellent running machine, must go... asking \$2,850.00 or best offer (O.B.O.); 2001 RM 125 Suzuki, brand new with low hours, must go, asking \$3,750.00 or best offer (O.B.O.) Truck: 1997 Dodge Ram 1500, extended cab, 4x4, 5.9L V-8, automatic transmission, power everything, 3.5 inch lift with off-road tires, sprayed

in bed liner, asking \$16,500.00 or best offer (O.B.O.) Contact Dustin Wiggans anytime. Work (775) 426-2319 or Home (775) 428-1122.

--1998 Jeep Grand Cherokee 5.9 Ltd 4x4, AT, CD, Leather, Silver Metallic, A/C, PW,PD/L, Onboard Computer, Nice Condition, 93k miles, \$14,500 OBO. Call Steve (775) 745-0837.-- 1989 Olds Cutlass Sierra, V6, 4DR, AT, Blue, Cassette, Runs Well, 190k miles, \$1000 OBO, call Steve (775) 745-0837.

--1995 Honda civic LX 4 door, Metalic Red, high mileage, Sunroof, power everything, Kenwood head unit, 1 8 inch LCD screen, four 4-inch LCD screens, Playstation 2, 17-inch Chrome rims, two 12-inch kicker woofers, hydraulic trunk, custom spoiler, clear brake lights. 10,000.00 Best Offer. Call Ruben at 775 428-1501.

--1989 Olds Cutlass Sierra V6, 4DR, AT, Blue, Cassette, Runs Well, 190k miles, \$1,000 OBO. Call Steve (775) 745-0837.

(775) 745-0837.  
--1986 Mercury Cougar. Call 428-6645

Lowrider Bicycle Parts: 2 frames 1 gold, 1 red, tires, fenders handlebars, All for \$200 or best offer. Call Ruben at 775 428-1501.

Roper brand Dryer. Almost new works perfectly. \$200. Call Ruben at 775

428-1501.

--Kenwood stereo system with cabinet, speakers, 2 sided tape deck, tuner, cd player (holds 5 CDs) and amplifier all are also in excellent condition. Now asking \$500. Please call 423-2624.

--1995 G.E., 21.7 cu. ft., side-by-side, frost-free refrigerator/freezer with icemaker. Asking \$650/OBO. Phone AECS Jim Williamson at 426-3485, during normal working hours or 423-8619, after normal working hours.

--1994 CR250L Honda. Great bike! Includes brand new helmet, gloves & gas can. Must go. Asking \$1600 OBO. and 8'x8'x12' chain fence dog kennel. \$100 OBO, hp lawn mower. \$100 OBO. Contact Sean Lawson anytime. work (775) 426-3441. home (775) 423-9255.

--Deluxe Stoller with car seat \$45 obo and "Hello Kitty" high chair, \$5; 2 bar stools, \$15 or 1 each, \$8 Call Mardie at 423-2246.

Share Rental—2 bedroom apt. in Fallon. \$275/ month. Includes utilities. 423-7918.

Misc.:  
I am looking for a roommate to share a 2 bedroom, fully furnished apartment located in a quiet part of town. The rent is \$275 a month and includes all utilities (elec., gas, water, garbage) Cable TV and telephone are extra. It takes approximately 10-15 minutes to get to Fallon. NAS 423-7918

**Looking for that one particular elusive item? Put your wanted ad in the Desert Roundup. Call 426-2880 for more information**

# AD Space

**Full  
Page  
Ad**